

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
Johnstown DIVISION**

In re:		
SMITH, BRADLEY E.	§	Case No. 21-70149
Debtor(s)	§	Chapter 7
=====	§	
Lisa M. Swope, Trustee	§	
Movant	§	
	§	
v.	§	
	§	
No Respondents	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Lisa M. Swope, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$329,089.22</u>	Assets Exempt: <u>\$226,292.72</u>
<i>(without deducting any secured claims)</i>	
Total Distributions to Claimants: <u>\$15,897.43</u>	Claims Discharged Without Payment: <u>\$58,771.49</u>
Total Expenses of Administration: <u>\$2,647.57</u>	

3) Total gross receipts of \$18,545.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$18,545.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$116,630.96	\$16,759.68	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	\$0.00	\$2,647.57	\$2,647.57	\$2,647.57
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	\$76,361.35	\$22,030.44	\$22,030.44	\$15,897.43
<b>TOTAL DISBURSEMENTS</b>	\$192,992.31	\$41,437.69	\$24,678.01	\$18,545.00

4) This case was originally filed under chapter 7 on 03/31/2021. The case was pending for 15 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 07/14/2022

By: /s/ Lisa M. Swope  
Trustee, Bar No.: 77003

**STATEMENT** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Northwestern Mutual Life Insurance: Jacob Smith - Son	1129-000	\$18,545.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$18,545.00</b>
<sup>1</sup> The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.		

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		

**EXHIBIT 3 - SECURED CLAIMS**

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Citizens Bank, N.A.	4110-000	\$16,689.82	\$16,759.68	\$0.00	\$0.00
N/F	Citizens Bank	4110-000	\$614.12	NA	NA	NA
N/F	Quicken Loans	4110-000	\$94,254.02	NA	NA	NA
N/F	World Omni Financial Corp.	4110-000	\$5,073.00	NA	NA	NA
<b>TOTAL SECURED</b>			<b>\$116,630.96</b>	<b>\$16,759.68</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - Lisa M. Swope	2100-000	NA	\$2,604.50	\$2,604.50	\$2,604.50
Trustee, Expenses - Lisa M. Swope	2200-000	NA	\$0.50	\$0.50	\$0.50
Bank Service Fees - Metropolitan Commercial Bank	2600-000	NA	\$42.57	\$42.57	\$42.57
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>NA</b>	<b>\$2,647.57</b>	<b>\$2,647.57</b>	<b>\$2,647.57</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2	JPMorgan Chase Bank, N.A.	7100-000	\$11,181.85	\$11,181.85	\$11,181.85	\$8,068.96
3	JPMorgan Chase Bank, N.A.	7100-000	\$8,744.44	\$8,872.74	\$8,872.74	\$6,402.68
4	UPMC Physician Services	7100-000	\$1,449.33	\$1,304.40	\$1,304.40	\$941.27
5	UPMC Health Services	7100-000	\$2,347.25	\$671.45	\$671.45	\$484.52
N/F	AETNA	7100-000	\$7,853.00	NA	NA	NA
N/F	AETNA	7100-000	\$2,280.25	NA	NA	NA
N/F	AMED	7100-000	\$2,280.25	NA	NA	NA
N/F	Advantage Home Health Services, LLC	7100-000	\$39.24	NA	NA	NA
N/F	Advantage Home Health Services, LLC	7100-000	\$13.20	NA	NA	NA
N/F	Advantage Home Health Services, LLC	7100-000	\$26.16	NA	NA	NA
N/F	Advantage Home Health Services, LLC	7100-000	\$13.20	NA	NA	NA
N/F	Advantage Home Health Services, LLC	7100-000	\$13.08	NA	NA	NA
N/F	Advantage Home Health Services, LLC	7100-000	\$26.40	NA	NA	NA
N/F	Chartwell Pennsylvania, LP	7100-000	\$2,998.80	NA	NA	NA
N/F	Citibank North America	7100-000	\$510.00	NA	NA	NA
N/F	Hillview Healthcare & Rehabilitation Ctr	7100-000	\$31,735.10	NA	NA	NA

N/F	MedCare Equipment Company LLC	7100-000	\$86.80	NA	NA	NA
N/F	United Refining	7100-000	\$28.00	NA	NA	NA
N/F	University Orthopedics Center	7100-000	\$4,735.00	NA	NA	NA
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$76,361.35</b>	<b>\$22,030.44</b>	<b>\$22,030.44</b>	<b>\$15,897.43</b>

**Form 1****Individual Estate Property Record and Report**

Exhibit 8

Page: 1

**Asset Cases****Case No.:** 21-70149**Trustee Name:** (580800) Lisa M. Swope**Case Name:** SMITH, BRADLEY E.**Date Filed (f) or Converted (c):** 03/31/2021 (f)**§ 341(a) Meeting Date:** 05/03/2021**For Period Ending:** 07/14/2022**Claims Bar Date:** 06/14/2021

1 Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	609 4th Street, Tyrone, PA 16686-0000, Blair County	125,000.00	2,716.16	0.00	FA
2	2006 Lincoln Towncar, 213,000 miles	3,798.00	0.00	0.00	FA
3	2017 Toyota Tacoma, 50,000 miles	10,000.00	0.00	0.00	FA
4	Stove/Oven	350.00	0.00	0.00	FA
5	Dishwasher	250.00	0.00	0.00	FA
6	Microwave	50.00	0.00	0.00	FA
7	Refrigerator/Freezer	500.00	0.00	0.00	FA
8	Kitchenware	500.00	0.00	0.00	FA
9	Washer/Dryer (\$350.00 each)	700.00	0.00	0.00	FA
10	Lamps, Mirrors, Clocks	50.00	0.00	0.00	FA
11	Living Room Furniture (collective value with no item exceeding \$625.00)	1,500.00	0.00	0.00	FA
12	Entertainment Center	50.00	0.00	0.00	FA
13	Bedroom No. 1 Furniture	450.00	0.00	0.00	FA
14	Bedroom No. 2 Furniture	400.00	0.00	0.00	FA
15	Misc. Household Items (Linens, etc.)	300.00	0.00	0.00	FA
16	Computer (purchased new for \$1,000.00)	500.00	0.00	0.00	FA
17	Printer	150.00	0.00	0.00	FA
18	Lawn mower	150.00	0.00	0.00	FA
19	Snowblower	300.00	0.00	0.00	FA
20	Yard Tools and Equipment	150.00	0.00	0.00	FA
21	Television	400.00	0.00	0.00	FA
22	Clothing	500.00	0.00	0.00	FA
23	Watches	100.00	0.00	0.00	FA
24	Other Jewelry	200.00	0.00	0.00	FA
25	Cash	200.00	0.00	0.00	FA
26	Checking: Citizens Bank	0.00	0.00	0.00	FA
27	Savings: Citizens Bank	0.00	0.00	0.00	FA

**Form 1**

**Individual Estate Property Record and Report  
Asset Cases**

Exhibit 8

Page: 2

**Case No.:** 21-70149

**Case Name:** SMITH, BRADLEY E.

**Trustee Name:** (580800) Lisa M. Swope

**Date Filed (f) or Converted (c):** 03/31/2021 (f)

**§ 341(a) Meeting Date:** 05/03/2021

**For Period Ending:** 07/14/2022

**Claims Bar Date:** 06/14/2021

1 Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #		2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
28	Vendor Deposit: Curb Appeal (deposit for driveway repair)	800.00	0.00		0.00	FA
29	IRA: Lincoln Financial Retirement IRA	79,290.98	0.00		0.00	FA
30	401 (k): Signature Wealth Advisors 401 (k)	102,450.24	0.00		0.00	FA
31	Northwestern Mutual Life Insurance: Jacob Smith - Son	30,948.91	17,548.91		18,545.00	FA
<b>31</b>	<b>Assets Totals (Excluding unknown values)</b>	<b>\$360,038.13</b>	<b>\$20,265.07</b>		<b>\$18,545.00</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

6/30/21 debtor liquidating a nonexempt portion of life insurance, need to prepare TFR

**Initial Projected Date Of Final Report (TFR):** 09/30/2021

**Current Projected Date Of Final Report (TFR):** 02/28/2022 (Actual)

07/14/2022

Date

/s/Lisa M. Swope

Lisa M. Swope

## Form 2

Exhibit 9

Page: 1

## Cash Receipts And Disbursements Record

Case No.: 21-70149

Trustee Name: Lisa M. Swope (580800)

Case Name: SMITH, BRADLEY E.

Bank Name: Metropolitan Commercial Bank

Taxpayer ID #: \*\*-\*\*\*7673

Account #: \*\*\*\*\*6515 Checking

For Period Ending: 07/14/2022

Blanket Bond (per case limit): \$8,856,594.00

Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
06/15/21	{31}	Evy Black Attorneys	Non exempt portion of Life insurance cash surrender value	1129-000	18,545.00		18,545.00
06/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		12.87	18,532.13
07/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		29.70	18,502.43
06/06/22	101	Lisa M. Swope	Distribution payment - Dividend paid at 100.00% of \$2,604.50; Claim # FEE; Filed: \$2,604.50	2100-000		2,604.50	15,897.93
06/06/22	102	Lisa M. Swope	Distribution payment - Dividend paid at 100.00% of \$0.50; Claim # TE; Filed: \$0.50	2200-000		0.50	15,897.43
06/06/22	103	JPMorgan Chase Bank, N.A.	Distribution payment - Dividend paid at 72.16% of \$11,181.85; Claim # 2; Filed: \$11,181.85	7100-000		8,068.96	7,828.47
06/06/22	104	JPMorgan Chase Bank, N.A.	Distribution payment - Dividend paid at 72.16% of \$8,872.74; Claim # 3; Filed: \$8,872.74	7100-000		6,402.68	1,425.79
06/06/22	105	UPMC Physician Services	Distribution payment - Dividend paid at 72.16% of \$1,304.40; Claim # 4; Filed: \$1,304.40	7100-000		941.27	484.52
06/06/22	106	UPMC Health Services	Distribution payment - Dividend paid at 72.16% of \$671.45; Claim # 5; Filed: \$671.45	7100-000		484.52	0.00

## COLUMN TOTALS

18,545.00

18,545.00

\$0.00

Less: Bank Transfers/CDs

0.00

0.00

## Subtotal

18,545.00

18,545.00

Less: Payments to Debtors

0.00

## NET Receipts / Disbursements

\$18,545.00

\$18,545.00

**Form 2**

Exhibit 9  
Page: 2

**Cash Receipts And Disbursements Record**

**Case No.:** 21-70149 **Trustee Name:** Lisa M. Swope (580800)  
**Case Name:** SMITH, BRADLEY E. **Bank Name:** Metropolitan Commercial Bank  
**Taxpayer ID #:** \*\*\_\*\*\*7673 **Account #:** \*\*\*\*\*6515 Checking  
**For Period Ending:** 07/14/2022 **Blanket Bond (per case limit):** \$8,856,594.00  
**Separate Bond (if applicable):** N/A

Net Receipts:	\$18,545.00
Plus Gross Adjustments:	\$0.00
Less Payments to Debtor:	\$0.00
Less Other Noncompensable Items:	\$0.00
Net Estate:	\$18,545.00

<b>TOTAL - ALL ACCOUNTS</b>	<b>NET DEPOSITS</b>	<b>NET DISBURSEMENTS</b>	<b>ACCOUNT BALANCES</b>
*****6515 Checking	\$18,545.00	\$18,545.00	\$0.00
	<b>\$18,545.00</b>	<b>\$18,545.00</b>	<b>\$0.00</b>

07/14/2022

Date

/s/Lisa M. Swope

Lisa M. Swope